

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Lutando L. Hamilton  
 Tiffany R. Hamilton  
 Debtors

Case No. 11-19685-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Randi  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 81

Date Rcvd: Jul 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2016.

db/jdb  
 cr  
 cr  
 12631229 +Lutando L. Hamilton, Tiffany R. Hamilton, 11854 Basile Road, Philadelphia, PA 19154-2523  
 12763726 ECMC, P.O. Box 75906, St. Paul, MN 55175  
 12749530 JPMORGAN CHASE BANK, NA, Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203  
 12631233 ACS Inc., P.O. Box 7051, Utica, NY 13504-7051  
 12631235 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
 12631230 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
 12631231 +AMERICAN EXPRESS, P.O. Box 981537, El Paso, TX 79998-1537  
 12631232 +AR RESOURCES INC., P.O. Box 1056, Blue Bell, PA 19422-0287  
 12737863 Allied Interstate, P.O. Box 1954, Southgate, MI 48195-0954  
 12717786 American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461  
 12631236 American Express, P.O. Box 981535, EL Paso, TX 79998-1535  
 12737863 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 12717786 +American Student Assistance Guarantor, 100 Cambridge Street, Suite 1600,  
 Boston, MA 02114-2567  
 12631236 Aria Health, P.O. Box 8500-6395, Philadelphia, PA 19178-6395  
 12723450 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102)  
 12631240 +BARCLAYS BANK DELAWARE, P.O. Box 8803, Wilmington, DE 19899-8803  
 12631237 +Baltimore L. Hamilton, 218-26 103rd Avenue, Queens Village, NY 11429-2002  
 12682097 +Bureau of UC Benefits and Allowances, UI Payment Services, 501 Labor and Industry Building,  
 7th and Forster Streets, Harrisburg, PA 17121-0001  
 12784864 +CAPITAL ONE BANK (USA), N.A., by PRA Receivables Management, LLC, PO Box 12907,  
 Norfolk VA 23541-0907  
 12784862 +CAPITAL ONE, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
 Norfolk VA 23541-0907  
 12631248 +CHASE HOME FINANCE LLC, 3415 Vision Dr, Columbus, OH 43219-6009  
 12631241 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 12666922 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13556316 Capital One N.A. by PRA Receivables Mgmt LLC, PO Box 70884, Charlotte, NC 28272-0884  
 12631246 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 12631247 +Chase Home Finance, P.O. Box 24696, Columbus, OH 43224-0696  
 12631250 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, c/o DFS Customer Care Dept.,  
 P.O. Box 81577, Austin, TX 78708-1577)  
 12753492 Educational Credit Management Corp, PO Box 16408, St. Paul, MN 55116-0408  
 12631252 +Equifax Information Services, LLC, P.O. Box 740256, Atlanta, GA 30374-0256  
 12631253 Experian NCAC, P.O. Box 9556, Allen, TX 75013  
 12631254 First National Credit Card, P.O. Box 5097, Sioux Falls, SD 57117-5097  
 12631255 +Friends Hospital, 4641 Roosevelt Blvd, Philadelphia, PA 19124-2398  
 12631256 Frost-Arnett Company, P.O. Box 198988, Nashville, TN 37219-8988  
 12631259 +HSBC BANK, P.O. Box 5253, Carol Stream, IL 60197-5253  
 12631261 HSBC Card Services, P.O. Box 80084, Salinas, CA 93912-0084  
 12631260 HSBC Card Services, P.O. Box 379, Wood Dale, IL 60191-0379  
 13585794 +J.P. Morgan Chase Bank N.A., Chase Record Ctr., Attn: Correspondence Mail,  
 700 Kansas Lane, Monroe, LA 71203-4774  
 12668558 JP Morgan Chase, c/o ACS, PO Box 22724, Long Beach, CA 90801-5724  
 12635729 +JPMorgan Chase Bank NA, c/o Ann E. Swartz, Esq., KML Law Group PC,  
 701 Market St., Ste. 5000, Phila., PA 19106-1541  
 12840262 +JPMorgan Chase Bank NA, c/o Joshua I. Goldman, Esq., KML Law Group PC,  
 701 Market St., Ste. 5000, Phila., PA 19106-1541  
 12659675 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Mail Code: OH4-7126,  
 Columbus, OH 43219-6009  
 12658485 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,  
 Attn: Bankruptcy Dept 3F  
 12631266 +Preferred Medical Deposit, 10604 Justin Drive, Des Moines, IA 50322-3728  
 12631268 +SKO Brenner American, Inc., 40 Daniel Street, Farmingdale, NY 11735-1308  
 12644896 Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284  
 12631267 Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284  
 12631269 +TD Bank, 3930 Woodhaven Road, Philadelphia, PA 19154-2898  
 12631270 TransUnion Consumer Relations, P.O. Box 2000, Chester, PA 19022-2000  
 12631271 UI Payment Services, P.O. Box 67503, Harrisburg, PA 17106-7503  
 12631272 WFNBB-Victoria's Secret, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125  
 12631273 +WFNNB/EXPRESS, P.O. Box 182789, Columbus, OH 43218-2789

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Jul 19 2016 01:56:28 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 19 2016 01:55:34  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

District/off: 0313-2

User: Randi  
Form ID: 138NEW

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 19 2016 01:56:01 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
cr E-mail/PDF: gecsedirecoverycorp.com Jul 19 2016 02:03:47 GE Capital Retail Bank,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 19 2016 02:03:37  
Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jul 19 2016 02:44:46  
Onyx Acceptance Corp Department, (Serviced by Capital One Auto Finance),  
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
cr +E-mail/PDF: gecsedirecoverycorp.com Jul 19 2016 02:03:15  
Recovery Management Systems Corporation For GE Mon, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
12631234 +E-mail/Text: broman@amhfcu.org Jul 19 2016 01:55:46 American Heritage Federal Credit Union,  
2060 Red Lion Road, Philadelphia, PA 19115-1699  
12751440 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 19 2016 02:11:07  
American InfoSource LP as agent for, InSolve Recovery, LLC, PO Box 269093,  
Oklahoma City, OK 73126-9093  
12631242 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 19 2016 02:03:59  
CAPITAL ONE AUTO FINANCE, 3905 Dallas Pkwy, Dallas, TX 75093-7892  
12631245 +E-mail/Text: bankruptcynotices@becompanies.com Jul 19 2016 01:55:58 CBE Group,  
1309 Technology Pkwy, Cedar Falls, IA 50613-6976  
12644319 E-mail/Text: bankruptcy@phila.gov Jul 19 2016 01:56:28 City of Philadelphia,  
SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,  
1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
12631243 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 19 2016 02:03:37  
Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848  
12631244 +E-mail/Text: bankruptcy@cavps.com Jul 19 2016 01:55:58 Cavalry Portfolio Services, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
12631249 E-mail/Text: creditonebknofications@resurgent.com Jul 19 2016 01:55:00 Credit One Bank,  
P.O. Box 98873, Las Vegas, NV 89193-8873  
12631251 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 19 2016 01:55:34 Department of Revenue,  
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
12721100 E-mail/PDF: gecsedirecoverycorp.com Jul 19 2016 02:03:47 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
12631257 E-mail/PDF: gecsedirecoverycorp.com Jul 19 2016 02:03:14 GEMB/AMAZON, P.O. Box 965015,  
Orlando, FL 32896-5015  
12631258 E-mail/PDF: gecsedirecoverycorp.com Jul 19 2016 02:03:15 GEMB/LOWES, P.O. Box 965005,  
Orlando, FL 32896-5005  
12631262 E-mail/Text: cio.bncmail@irs.gov Jul 19 2016 01:55:07 Internal Revenue Service,  
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
12777641 E-mail/Text: bkr@cardworks.com Jul 19 2016 01:54:53 Merrick Bank,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
12631265 +E-mail/Text: bkr@cardworks.com Jul 19 2016 01:54:53 Merrick Bank, P.O. Box 9201,  
Old Bethpage, NY 11804-9001  
12934954 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 19 2016 02:10:35 Midland Funding LLC,  
by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
12667111 +E-mail/Text: bncmail@w-legal.com Jul 19 2016 01:55:50 OAK HARBOR CAPITAL IV, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12653869 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jul 19 2016 02:43:51  
Onyx Acceptance Corp, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
12751436 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 19 2016 02:43:47  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541  
13024878 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 19 2016 02:03:53  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
12924854 E-mail/PDF: rmscedirecoverycorp.com Jul 19 2016 02:03:54 Portfolio Investments II LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,  
Miami, FL 33131-1605  
12651330 E-mail/Text: bnc-quantum@quantum3group.com Jul 19 2016 01:55:13  
Quantum3 Group LLC as agent for, World Financial Network National Bank, PO Box 788,  
Kirkland, WA 98083-0788  
12639006 E-mail/PDF: rmscedirecoverycorp.com Jul 19 2016 02:03:26  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* +American Student Assistance Guarantor, 100 Cambridge Street, Suite 1600,  
Boston, MA 02114-2567  
cr\* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
12631239\* BANK OF AMERICA, P.O. Box 17054, Wilmington, DE 19850-7054  
12778564\* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
12860155\* Educational Credit Management Corp, PO Box 16408, St. Paul, MN 55116-0408

District/off: 0313-2

User: Randi  
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12631238 ##+BANK OF AMERICA, P.O. Box 17054, Wilmington, DE 19850-7054  
12631263 ##+Interstate Credit and Collection, Inc., P.O. Box 731, Plymouth Meeting, PA 19462-0731  
12631264 ##+Mary Ryan, 435 Radcliffe Street, Bristol, PA 19007-5143

TOTALS: 0, \* 6, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 20, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 18, 2016 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor J.P. Morgan Chase Bank, National Association ,  
ecfmail@mwc-law.com  
CHRISTOPHER MICHAEL MCMONAGLE on behalf of Debtor Lutando L. Hamilton  
CMcMonagle@freedmanlorry.com, hbanks@freedmanlorry.com  
CHRISTOPHER MICHAEL MCMONAGLE on behalf of Joint Debtor Tiffany R. Hamilton  
CMcMonagle@freedmanlorry.com, hbanks@freedmanlorry.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor J.P. Morgan Chase Bank, National Association  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Lutando L. Hamilton and Tiffany R.  
Hamilton

Debtor(s)

Bankruptcy No: 11-19685-elf  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 7/18/16